

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark E. McCoy
Sandra Leah McCoy
Debtors

Case No. 13-04036-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

Date Rcvd: Jun 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2018.

db/jdb
4357162 +Mark E. McCoy, Sandra Leah McCoy, 1550 Filbert Street, York, PA 17404-5202
4453230 +CARDIAC DIAGNOSTIC, 455 S WASHINGTON STREET, SUITE 23, GETTYSBURG, PA 17325-2516
+DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., 3815 South West Temple,
Salt Lake City, UT 84115-4412
4357166 +MEADOWBROOK AUTO SALES, 875 ABBOTTSTOWN PIKE, HANOVER, PA 17331-8206
4357168 PA DEPT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280431, HARRISBURG,, PA 17128-0431
4357169 +PHELAN HALLINAN LLP, 1617 JFK BLVD STE 1400, ONE PENN CENTER PLAZA,
PHILADELPHIA, PA 19103-1823
4357174 +YORK HOSPITAL, 1001 S GEORGE STREET, YORK, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4357159 +E-mail/Text: seinhorn@ars-llc.biz Jun 18 2018 18:53:28 ABILITY RECOVERY SERVI,
PO BOX 4031, WYOMING, PA 18644-0031
4362179 EDI: AIS.COM Jun 18 2018 22:58:00 American InfoSource LP as agent for, WellSpan Health,
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838
4357160 +E-mail/Text: banko@berkscredit.com Jun 18 2018 18:53:10 BERKS CREDIT & COLL,
900 CORPORATE DR, READING, PA 19605-3340
4359186 +E-mail/Text: bankruptcy@cavps.com Jun 18 2018 18:53:22 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4357164 +EDI: IIC9.COM Jun 18 2018 22:58:00 I.C. SYSTEMS, INC., P.O. BOX 64378,
ST PAUL, MN 55164-0378
4418666 EDI: RESURGENT.COM Jun 18 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4418376 EDI: RESURGENT.COM Jun 18 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4357165 E-mail/Text: camanagement@mtb.com Jun 18 2018 18:53:11 M&T BANK, 1100 WEHRLE DRIVE,
BUFFALO, NY 14221
4357167 +E-mail/Text: Bankruptcies@nragroup.com Jun 18 2018 18:53:31 NATIONAL RECOVERY AGEN,
2491 PAXTON ST, HARRISBURG, PA 17111-1036
4387546 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 18 2018 18:53:15
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
4357170 +E-mail/Text: jennifer.chacon@spservicing.com Jun 18 2018 18:53:31 SELECT PORTFOLIO SVCIN,
PO BOX 65250, SALT LAKE CITY, UT 84165-0250
4357171 +EDI: CBS7AVE Jun 18 2018 22:58:00 SEVENTH AVENUE, 1112 7TH AVE, MONROE, WI 53566-1364
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4357163 FIRSTENERGY COR
4357172 THOMAS HART FAMILY P
4357173 WELLSPAN PHYS BILLIN
4357175 YORK HOSPITAL DENTAL
4357161 ##+BOROUGH OF WEST YORK, 1700 WEST PHILADELPHIA STREET, YORK, PA 17404-5320

TOTALS: 4, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Debtor 1 Mark E. McCoy gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Gary J Imblum on behalf of Debtor 2 Sandra Leah McCoy gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Milstead and Associates, LLC on behalf of Creditor DLJ Mortgage Capital, Inc.
dlipow@milsteadlaw.com, bkecf@milsteadlaw.com
Milstead and Associates, LLC on behalf of Creditor Select Portfolio Servicing
dlipow@milsteadlaw.com, bkecf@milsteadlaw.com
Thomas I Puleo on behalf of Creditor DLJ Mortgage Capital, Inc. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Mark E. McCoy**
First Name Middle Name Last Name
Debtor 2 **Sandra Leah McCoy**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-04036-HWV**

Social Security number or ITIN **xxx-xx-8818**
EIN --
Social Security number or ITIN **xxx-xx-8610**
EIN --

Order of Discharge

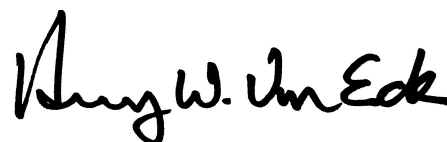
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark E. McCoy
aka Mark Edward McCoy

Sandra Leah McCoy
aka Sandra L. McCoy

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

June 18, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.